



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Re Application of:)
)
Melnick, *et al.*)
)
Serial No.: 09/853,206) Examiner: Fadey S. Jabr)
)
Filed: May 11, 2001)
) Art Unit: 3639)
For: SYSTEM AND METHOD FOR)
BENEFIT COST PLAN ESTIMATION)

RESPONSE TO OFFICE ACTION

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

In response to the Office Action mailed October 3, 2005, Applicants submit the following Amendments and Remarks in reply to the Office Action. Applicants additionally request an extension of time for responding under 37 C.F.R. § 1.136(a), and ask that the Examiner grant a three-month extension of time for responding to the Office Action. With the requested extension, the deadline for a response will be April 3, 2006. Applicants enclose a check for the extension fee and authorize the Commissioner to charge Deposit Account No. 02-4467 for any additional fees. Please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 11 of this paper.